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TOWNSEND and TOWNSEND and CREW LLP

By:   
Cindy Bennett

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE -  
EXAMINING GROUP 2768

PATENT  
Attorney Docket No.: 020375-002700US

COPY

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD  
AND FUNDS TRANSFER SYSTEM

Examiner: Bashore, Alain L.

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 2768

Box AF

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Final Office Action mailed September 27, 2002, please consider the following remarks.

REMARKS

Claims 14-18 and 24-46 are currently presented for examination. The final Office Action has rejected claims 14-18 and 24-46 under 35 U.S.C. §103(a) as being unpatentable over US Pat. No. 5,920,847 to Kolling et al. in view of US Pat. No. 5,987,140 to Rowney et al. Applicants believe a *prima facie* case of obviousness has not been properly set forth in the final Office Action with regard to this rejection. The Examiner is charged with putting forth a *prima facie* showing of obviousness. The basic test is excerpted below:

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